

Troy Fox  
 NV Bar #11127  
 Crosby & Fox  
 710 S. Eighth St.  
 Las Vegas, NV 89101  
 Ph: 702-382-1007; Fx: 702-382-1921  
 info@crosby-fox.com  
 Name, Address, Telephone No., Bar Number, Fax No. & E-mail address

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEVADA**

In re	)	BK- 13-18529-MKN
Hector Garcia and	)	Chapter:13
Mirna Garcia	)	
	)	DEBTOR'S CERTIFICATE OF
	)	COMPLIANCE WITH CONDITIONS
	)	RELATED TO ENTRY OF CHAPTER 13
	)	DISCHARGE TOGETHER WITH NOTICE
	)	THEREON
	)	
	)	NO HEARING REQUIRED IN THE
	)	ABSENCE OF A WRITTEN OBJECTION
	)	BEING FILED WITHIN 21 DAYS
	)	FOLLOWING SERVICE OF THE
<u>Debtor(s)<sup>1</sup></u>	)	DEBTOR'S CERTIFICATIONS

The Debtor in the above captioned Chapter 13 case hereby certifies as follows:

1. The Chapter 13 Trustee has filed and served the Trustee's Final Account & Report-Completed Case and no objections were timely filed or any objection to the Final Account & Report-Completed Case has been resolved or adjudicated. The Debtor has made all payments and completed all obligations required by the plan. The Debtor believes that a Chapter 13 Discharge may be entered in this case after the objection period to the Debtor's Certificate of Compliance with Conditions Related to Entry of Chapter 13 Discharge passes.
2. Pursuant to 11 U.S.C. Section 1328(g)(1) and Fed. R. Bankr. P. 1007(b)(7), the Debtor has completed an instructional course concerning financial management described in 11 U.S.C. Section 111 and has filed Official Form 423 or has requested an exemption from this requirement.

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<sup>1</sup>All further references to "Debtor" shall include and refer to both of the Debtors in a case filed jointly by two individuals, unless any information is noted as specifically applying to only one Debtor.

3. Pursuant to 11 U.S.C. Section 1328(a), the Debtor certifies that:

a.  The Debtor has not been required by judicial or administrative order, or by statute to pay any domestic support obligation as defined by 11 U.S.C. Section 101(14A) either before this bankruptcy case was filed or at any time after the filing of this bankruptcy case; or

b. \_\_\_\_\_ As of the date of this certification, the Debtor has paid all amounts due under any and all domestic support obligations as defined in 11 U.S.C. Section 101(14A), required by a judicial or administrative order or by statute, including amounts due before, during, and after this case was filed. The current name of each holder of a domestic support obligation is as follows:

Debtor	Joint Debtor
_____	_____
_____	_____
_____	_____

4. The Debtor's current address is:

Debtor	Joint Debtor
<u>2323 End Run Lane</u>	<u>2323 End Run Lane</u>
<u>North Las Vegas, NV 89032</u>	<u>North Las Vegas, NV 89032</u>
_____	_____

5. The name and address of the Debtor's most recent employer is:

Debtor	Joint Debtor
<u>Los Vecinos</u>	<u>House Cleaning</u>
<u>2323 End Run Lane</u>	<u>2323 End Run Lane</u>
<u>North Las Vegas, NV 89032</u>	<u>North Las Vegas, NV 89032</u>
_____	_____

6. The following creditors hold claims that will not be discharged under 11 U.S.C. Section 523(a)(2) or (a)(4) or claims that were reaffirmed under 11 U.S.C. Section 524(c):

<u>NA</u>
_____
_____

7. Compliance with 11 U.S.C. Section 1328(h):

a.  The Debtor has not claimed an exemption under 11 U.S.C. Section 522(b)(3) in an amount in excess of \$170,350.00 in property of the kind

described in 11 U.S.C. Section 522(p)(1); or

b. \_\_\_\_\_ The Debtor has claimed an exemption under 11 U.S.C. Section 522(b)(3) in an amount in excess of \$170,350.00 in property of the kind described in 11 U.S.C. Section 522(p)(1) but there is no pending proceeding in which the Debtor may be found guilty of a felony of a kind described in 11 U.S.C. Section 522(q)(1)(A) or found liable for a debt of the kind described in 11 U.S.C. Section 522(q)(1)(B).

8. The Debtor has not received a discharge in a case filed under Chapter 7, 11, or 12 during the 4 year period preceding the filing of this Chapter 13 case or in a case filed under Chapter 13 during the 2 year period preceding the filing of this Chapter 13 case.

I declare under penalty of perjury that the information provided in this Certificate is true and correct.

Date:

5/2/19

 Hector  
Debtor

 Maria Garcia  
Joint Debtor

**NOTICE OF DEBTOR'S CERTIFICATE OF COMPLIANCE WITH CONDITIONS RELATED TO ENTRY OF CHAPTER 13 DISCHARGE**

**NOTICE IS HEREBY GIVEN** that the "Debtor's Certificate of Compliance With Conditions Related to Entry of Chapter 13 Discharge" has been filed with the Court on \_\_\_\_\_.

Any Objections to said Debtor's Certificate of Compliance must be in writing stating the grounds of the objection and filed within 21 days following service of the Debtor's certifications with the Clerk, United States Bankruptcy Court, Foley Federal Building, 300 Las Vegas Boulevard South, 3<sup>rd</sup> Floor, Las Vegas, Nevada 89101.

In the absence of a timely filed Objection, the Bankruptcy Court will issue the Debtor a Discharge. In the event an objection is timely filed, the objecting party shall serve a copy of the objection upon the Trustee, Rick A. Yarnall, at 701 Bridger Avenue, Suite 820, Las Vegas, Nevada, 89101 pursuant to Local Rule 9014.

Date:

5/2/19

  
Attorney for Debtor

1 CROSBY & FOX, LLC  
2 David Crosby, Esq.  
3 Nevada Bar No. 3499  
4 Troy Fox  
5 Nevada Bar No. 11127  
710 S. Eighth St.  
6 Las Vegas, NV 89101  
5 info@crosby-fox.com  
5 (702) 382-1007

6  
7 UNITED STATES BANKRUPTCY COURT  
8 DISTRICT OF NEVADA

9 In re:  
10 Hector Garcia } Case No.: 13-18529-MKN  
11 Mirna Garcia, } CH: 13  
12 Debtors. } Trustee: Rick A. Yarnall

Crosby & Fox, LLC  
710 S. 8th St., Las Vegas, NV 89101  
Ph. (702) 382-1007 Fax (702) 382-1921

13 CERTIFICATE OF SERVICE  
14

15  
16 The undersigned, an employee of CROSBY & FOX, LLC hereby certifies that on  
17 the 2<sup>nd</sup> day of May, 2019, I deposited in the United States Mail, postage prepaid, a true  
18 and correct copy of the **Debtors' Certificate of Compliance with Conditions Related**  
19 **to Entry of Chapter 13 Discharge Together with Notice Thereon** to the following  
20 parties listed on the attached mailing matrix.

21  
22 See attached matrix

23  
24 /s/ Candy Khan  
25 An Employee of Crosby & Fox, LLC  
26  
27  
28

abel Matrix for local noticing

1978-2

Case 13-18529-mkn

District of Nevada

as Vegas

Thu May 2 16:03:37 PDT 2019

ECOSER, LLC (mj)

ECOSER, LLC

15 SE 2ND AVE, STE 1120

MIAMI, FL 33131-1605

Deutsche Bank Trust Company Americas, as tru

Aldridge Pite LLP

4375 Jutland Dr

San Diego, CA 92117-3600

(p) NATIONSTAR MORTGAGE LLC

PO BOX 619096

DALLAS TX 75261-9096

DISTRICT COURT

CLARK COUNTY, NEVADA

ATTN:

100 LEWIS AVENUE

Las Vegas, NV 89155-0001

United States Bankruptcy Court

300 Las Vegas Blvd., South

Las Vegas, NV 89101-5833

Clark County District Attorney

Acct No 131028

Family Support Division

1900 E. Flamingo Rd

Suite 100

Las Vegas, NV 89119-5168

EASE FINANCE GROUP

Acct No 1857

133 N. MICHIGAN AVE. STE.1800

Chicago, IL 60601-5802

La Fiesta Supermarket of Nevada, Inc.

3120 E. Lake Mead Blvd.

North Las Vegas, NV 89030

Ladco

7300 Chapman Highway

Knoxville, TN 37920-6612

Michael T. Gebhart, Esq.

28 Fortacre Street

Lenderson, NV 89002-0104

NATIONSTAR MORTGAGE

Acct No 0599

P.O. Box 650783

Dallas, TX 75265-0783

Neresian &amp; Sankiewics

528 South Eighth

Las Vegas, NV 89101-7003

North Las Vegas Animal Hospital

Acct No 16370

1437 E. Cheyenne Ave.

North Las Vegas, NV 89030-8407

Recovery Management Systems Corporation

25 S.E. 2nd Avenue, Suite 1120

Miami, FL 33131-1605

Robert S. Qualey, Esq.

2320 Paseo Del Prado #B-205

Las Vegas, NV 89102-4332

Robert S. Qualey, Esq.

Acct No Case No. 12-673603-C

320 Paseo Del Prado #B-205

Las Vegas, NV 89102-4332

San Diego Credit Association

Acct No 0140

2044 First Avenue #300

San Diego, CA 92101-2079

WESTERN UNION FINANCIAL SERVICES

C/O EHCNA

600 S. 7TH STREET

LOUISVILLE, KY 40203-1968

Western Union Financial Services

3022 Hollenberg Drive

Bridgeport, MO 63044-2409

DAVID M. CROSBY

CROSBY &amp; FOX, LLC

710 S 8TH ST

LAS VEGAS, NV 89101-7007

HECTOR GARCIA

2323 END RUN LANE

NORTH LAS VEGAS, NV 89032-4805

IRNA GARCIA

1323 END RUN LANE

NORTH LAS VEGAS, NV 89032-4805

RICK A. YARNALL

701 BRIDGER AVE., #820

LAS VEGAS, NV 89101-8943

PO Box 630267  
Irving, TX 75063

(d) Nationstar Mortgage, LLC  
Attn: Bankruptcy Department  
PO Box 630267  
Irving, TX 75063

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) DEUTSCHE BANK TRUST COMPANY AMERICAS

(u) DEUTSCHE BANK TRUST COMPANY AMERICAS, AS T

(u) Abdul Salam Dikhaw

Ind of Label Matrix	
Available recipients	25
Bypassed recipients	3
Total	28